

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-34522-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott Berchin  
125 Highland Trl  
Denville, NJ 07834-2011

Malgorzata Berchin  
125 Highland Trl  
Denville, NJ 07834-2011

Social Security No.:  
xxx-xx-1022

xxx-xx-0843

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 4, 2019.

On 8/8/19 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: September 12, 2019  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 13, 2019  
JAN: wdh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Scott Berchin  
 Malgorzata Berchin  
 Debtors

Case No. 18-34522-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 62

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.

db/jdb  
 517962545 Scott Berchin, Malgorzata Berchin, 125 Highland Trl, Denville, NJ 07834-2011  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701

517921400 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 517921401 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
 517921402 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk of Amer, PO Box 982238, El Paso, TX 79998-2238)

518014515 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517981759 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518019470 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

517921405 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517921406 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 517921407 Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
 517921408 Citibank, PO Box 6000, Sioux Falls, SD 57117-6000  
 518039799 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517921409 Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034,  
 Saint Louis, MO 63179-0034

517921411 Court Officer Walter Kavanagh, Superior Court of NJ Morristown Special, PO Box 1702,  
 Morristown, NJ 07962-1702

517921412 Credit First N A, PO Box 81315, Cleveland, OH 44181-0315  
 517989882 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
 517921413 Credit First National Association, Attn: Bankruptcy, PO Box 81315,  
 Cleveland, OH 44181-0315

518039801 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657

517921414 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
 517922107 +Dylan Berchin, 125 Highland Trl, Denville, NJ 07834-2011  
 517921415 Efrem L. Greenfield, 16 Pocono Rd Ste 111, Denville, NJ 07834-2905  
 517921420 Medical Park Imaging P.A., 1415 2713 NJ-23 # 1, Newfoundland, NJ 07435  
 517921422 NYS Department of Taxation and Finance, Bankruptcy Section, PO Box 5300,  
 Albany, NY 12205-0300

517921423 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517921424 Pressler, Felt, & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517921426 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, N.J. Division of Taxation Bankruptcy Sec,  
 PO Box 245, Trenton, NJ 08695-0245)

517921425 Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217  
 517921428 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
 517921429 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 517921430 Tri-County Orthopedics, PO Box 1446, Morristown, NJ 07962-1446  
 517967521 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

517921431 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,  
 Mason, OH 45040-8053

517921434 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701-4747)

517921435 Wells Fargo Home Mortgage, Attn: Bankruptcy, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 14 2019 00:16:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 14 2019 00:16:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 14 2019 00:20:06  
 AIS Portfolio Services, LP Attn: Capital One Auto, 4515 N Santa Fe Ave, Dept APS,  
 Oklahoma City, OK 73118-7901

cr +E-mail/PDF: gecsed@recoverycorp.com Aug 14 2019 00:19:59  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

517921399 E-mail/Text: ebn@americollect.com Aug 14 2019 00:17:05 Americollect Inc, PO Box 1566,  
 Manitowoc, WI 54221-1566

517962285 E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2019 00:15:50 Ally Bank Lease Trust,  
 PO Box 130424, Roseville MN 55113-0004

517921397 E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2019 00:15:50 Ally Financial,  
 Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901

517921398 E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2019 00:15:50 Ally Financial,  
 200 Renaissance Ctr, Detroit, MI 48243-1300

517921403 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 14 2019 00:21:05 Capital One Auto Finan,  
 PO Box 259407, Plano, TX 75025-9407

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 62

Date Rcvd: Aug 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517921404 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 14 2019 00:20:16  
Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

517930948 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 14 2019 00:20:54  
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

517972980 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 14 2019 00:20:08  
Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360

517921410 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 14 2019 00:16:37 Comenity Bank,  
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

517921416 E-mail/Text: cio.bncmail@irs.gov Aug 14 2019 00:16:15 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

517921417 E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Aug 14 2019 00:18:40  
Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429

517921418 E-mail/Text: bncnotices@becket-lee.com Aug 14 2019 00:15:58 Kohls/Capital One,  
Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120

517921419 +E-mail/Text: bncnotices@becket-lee.com Aug 14 2019 00:15:58 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

517998831 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 14 2019 00:16:50 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011

517921421 E-mail/Text: bankruptcydpt@mcmcg.com Aug 14 2019 00:16:50 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709

518021611 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 14 2019 00:31:44  
Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541

517963985 E-mail/Text: bnc-quantum@quantum3group.com Aug 14 2019 00:16:45  
Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788,  
Kirkland, WA 98083-0788

517921427 E-mail/PDF: gecsed@recoverycorp.com Aug 14 2019 00:20:44 Synchrony Bank,  
Attention: Bankruptcy, PO Box 965061, Orlando, FL 32896-5061

517922227 +E-mail/PDF: gecsed@recoverycorp.com Aug 14 2019 00:19:18 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518041924 +E-mail/Text: bncmail@w-legal.com Aug 14 2019 00:17:05 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

517921433 E-mail/Text: vci.bkcy@vwcredit.com Aug 14 2019 00:17:05 VW Credit Inc, 2333 Waukegan Rd,  
Deerfield, IL 60015-5508

518019906 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 14 2019 00:20:18 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517921432 E-mail/Text: vci.bkcy@vwcredit.com Aug 14 2019 00:17:05 Volkswagen Credit, Inc,  
Attn: Bankruptcy, PO Box 3, Hillsboro, OR 97123-0003

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor Banc of America Funding Corporation 2007-4, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Kevin Gordon McDonald on behalf of Creditor Banc of America Funding Corporation 2007-4, U.S. Bank National Association, as Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 62

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Scott J. Goldstein on behalf of Debtor Scott Berchin sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com  
Scott J. Goldstein on behalf of Joint Debtor Malgorzata Berchin sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7